CONDENSED GUIDE TO RETIREMENT IN PENSACOLA, FLORIDA

Cost of Living: There is no published yardstick by which you can measure the cost of living in Pensacola against your present area. However, as a general rule, the lack of extremes in temperature results in less heating and clothing expense. Fresh seafood is generally less expensive and more plentiful than in most inland areas. The safest rule to follow, however, is that you can expect the same level of comfort in Pensacola for about the same cost as in your present area.

Taxes: Florida has no state income tax, no duplicating or inheritance taxes, and no state ad valorem taxes. There is a small retail sales tax, but some items, principally food and drugs, are exempt. Automobiles are subject to a motor vehicle license tax, but are exempt from personal property tax. Costs of the motor vehicle license tax ranges currently from $22.50 for a small eight-cylinder car to $38.47 for the biggest, heaviest passenger car. Personal property taxes are assessed by counties and in Escambia County, assessment is currently at full value. The 1968 tax levy was about 21 mills with some minor variation between the school districts. The Florida Constitution provides a $5,000 homestead exemption plus additional exemptions for widows and disabled veterans.

Medical Facilities: Pensacola has one of the finest medical complexes in the Southeast. Currently, three major hospitals — two private and one publicly-supported — provide 716 beds and the latest medical equipment. The supply of doctors and dentists is adequate, and there is in addition, for active or retired military people and their dependents, a large Naval Hospital aboard the Naval Air Station. One word of caution: Florida currently requires a five-year residency before a person becomes eligible for state financial assistance. If you do not have adequate private insurance or if you do not qualify for Medicare, then you should weigh carefully your ability to withstand financially a major illness before you sacrifice whatever benefits your own state provides by moving to Florida.

Recreation: The Pensacola/Escambia County area is unmatched in recreational facilities and opportunities. The climate makes golf and fishing year-round activities. Two public and five private courses in Escambia County give golfers a wide choice of challenges. There are 64,000 acres of water, fresh and salt, within the county lines and this excludes the Gulf of Mexico. Bridge and pier fishing is popular and there are many public launching ramps for those who prefer to fish from small boats. The beaches here have been called the most beautiful in all the world by people who have traveled around the globe. The City of Pensacola maintains an excellent park system and an active recreation department which sponsors classes in everything from dancing and tennis to bridge and ceramics. The same department also sponsors two social clubs exclusively for people over 55 which meet regularly in city-operated community centers. Gardening is a popular hobby. The average growing season here is 300 days, but by including the more hardy plants such as camellias and azaleas in your yard you can stay active year-round on some scale. For those who like it, hunting is good with such game as wild turkey, quail, dove, and deer available within a 50-mile radius. Many retirees have taken advantage of the Pensacola Junior College and the University of West Florida to continue their education. Both institutions also contribute to the community's cultural life by sponsoring outstanding speakers and performers throughout the year. The Pensacola Art Association maintains a public museum and an active program in the field of fine arts. The Pensacola Symphony and the Pensacola Oratorical Society are open to musically-inclined people, and there are a number of nationally-known performers brought to the area for public performances during the year.

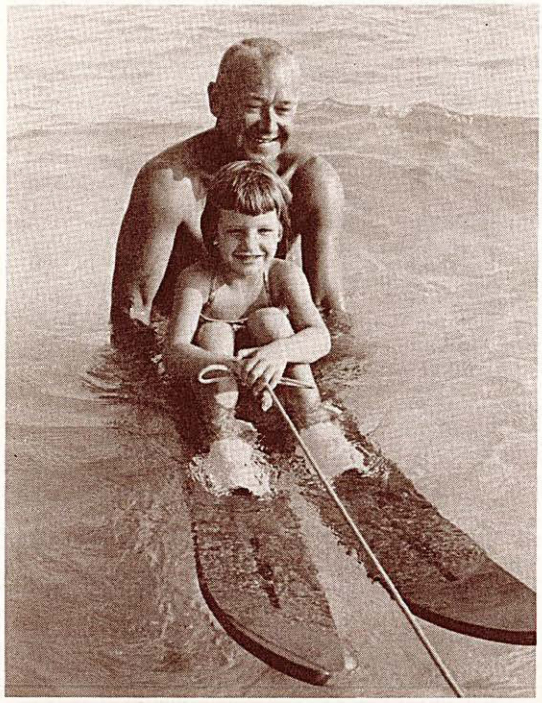
Housing: The availability of housing in Pensacola fluctuates, but there has not been a critical shortage in recent years. Purchase and rental prices naturally depend on the location and the structure itself. The real estate advertisements in the Pensacola News-Journal are excellent guide lines for determining price ranges. (The newspaper will also give you an idea of the price level for food and clothing). We will be happy to supply you with a list of reputable Realtors. Pensacola Beach provides a unique opportunity for people who wish to build a home without a large initial outlay of money for land. Lots on the island are owned by the County Government and are leased to individuals for 99 years. The lease fees, which range from $160 to about $400 depending on location; are in lieu of property taxes.

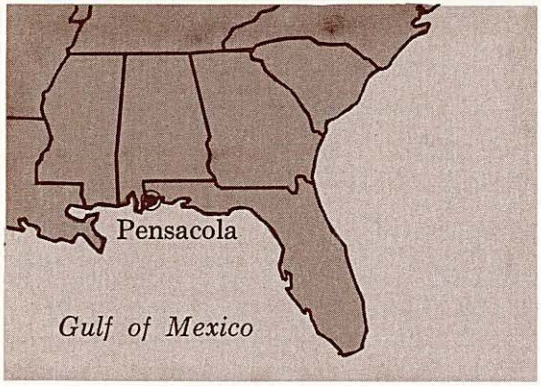
Public Transportation: A private company currently operates buses in the Metropolitan Area and provides adequate day-time service for most areas. These services usually end at about 6 p.m., however, and you should consider this in choosing a location for a home if you do not drive. Taxi fares are reasonable, but the majority of Pensacolians travel by private car.

Employment: Pensacola has a sound, diversified economy with special emphasis on tourism and industry. Competition for jobs is keen but special skills are in demand. A visit may be necessary to answer this vital question.

Additional Information

Space limits giving you more detailed information. Your further questions will be answered promptly by writing: Pensacola-Escambia Development Commission, P. O. Box 1471, Pensacola, Florida 32502





Is Pensacola the place?

Yes! is the answer for many people and it may well be your answer, too. However, may we suggest that you visit Pensacola to obtain answers to the many questions that are surely in your mind. Motel accommodations are quite economical, especially from September 15 to May 15. Such a visit could double as that long-planned vacation, and as an inspection trip for your retirement home.

Pensacola is in Northwest Florida — and that's an important difference. The climate here is mild, but there are seasons — spring, summer and fall. While the calendar claims winter, camellias and azaleas bloom. There are a few cold snaps, a few light freezes, but long, harsh winters are unknown.

Specifically, the average winter temperature in Pensacola is 54 degrees while the average for the year is a perfect 68.

The metropolitan area spreads North and West along the shores of a large bay. A peninsula and an island (Pensacola Beach) stand between the city proper and the Gulf of Mexico.

Pensacola is hilly when measured by coastal standards. Two of the older residential areas are referred to locally as "East Hill" and "North Hill." The climate, these low hills, and the sugar-white sand on the beaches are some of the differences between Northwest Florida and the sub-tropical peninsula area of the state.

Pensacolians erect no barriers to strangers, conditioned as they are by their 400-year-old history of changing flags. You'll find quick acceptance in any area of activity that interests you.

In fact, this is one of the area's key virtues. You can start a new and full life here. So-called "retired" people hold many positions of leadership in the community and participation in community affairs is limited only by individual desires and abilities.

On the reverse side you will find summaries of useful information. Use these as a guide, but if at all possible, visit the area before you make so important a decision.